

A2
CON

creating a secondary deposit file accessible by a third party; and
transferring to said secondary deposit file in response to command instructions from
said depositor at least a portion of the funds deposited in said primary deposit file,
representing deposited funds by use said third party. - -

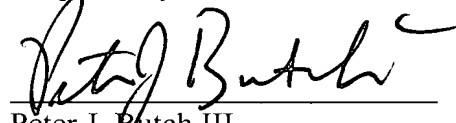
REMARKS

This amendment is respectfully submitted prior to the examination of the above-identified pending U.S. Patent Application. This application is a Divisional of U.S. Patent Application Serial Number 08/876,959 filed June 16, 1997, from which the Examiner restricted certain claimed subject matter.

New claims 29-70 represent subject matter that was restricted from the application and that has been rewritten to more particularly point out and distinctly claim the subject matter that applicant regards as the invention. Favorable consideration and allowance of new claims 29-70 is therefore respectfully requested.

The Examiner is requested to telephone the undersigned in the event that there are any issues that need to be resolved. Finally, the Examiner is authorized to charge applicant's Deposit Account No. 19-5425 for any charges in connection with this Preliminary Amendment.

Respectfully submitted,


Peter J. Butch III
Registration No. 32,203

Synnestvedt & Lechner LLP
2600 Aramark Tower
1101 Market Street
Philadelphia, PA 19107
Telephone (215) 923-4466